

Information to identify the case:

Debtor 1	<u>Dennis M. Mahoney</u>	Social Security number or ITIN	xxx-xx-5713
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Patricia A. Mahoney</u>	Social Security number or ITIN	xxx-xx-1913
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13028-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Mahoney

2/8/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dennis M. Mahoney
 Patricia A. Mahoney
 Debtors

Case No. 18-13028-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318J02

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db/jdb +Dennis M. Mahoney, Patricia A. Mahoney, 315 Bergen Street, Gloucester City, NJ 08030-1704
 517336452 +Anyzek Fuel, 916 Market Street, Gloucester City, NJ 08030-1861
 517336265 Ariva Medical, 30 South Keller Road, Suite 100, Orlando, FL 32810-6297
 517385836 +City of Gloucester City, Brett Wiltsey, Esq., c/o Dilworth Paxson LLP,
 457 Haddonfield Road, Ste 700, PO Box 2570, Cherry Hill, NJ 08034-0371
 517336266 +City of Gloucester Tax Office, 512 Monmouth Street, Gloucester City, NJ 08030-1793
 517336268 Cooper University Health Care, PO Box 95000-4345, Philadelphia PA 19195-4350
 517336269 +Debt Recovery Solutions, LLC, P.O. Box 9018, Syosset, NY 11791-9018
 517336270 +Delaware Valley Urology, LLC, 15000 Midlantic Drive, Suite 100,
 Mount Laurel NJ 08054-1573
 517336271 +Dilworth and Paxson, 457 Haddonfield Road, Suite 700, Cherry Hill, NJ 08002-2221
 517336272 +Edward L Lundy, DO, 1017 Market Street, Gloucester City, NJ 08030-1847
 517336273 Haddon Emergency Physicians, PO Box 41541, Philadelphia PA 19101-1541
 517336274 Lab Corp. of American Holdings, PO Box 2240, Burlington NC 27216-2240
 517336275 +Lisa A Rink Family Medicine, LLC, PO Box 1338, Bellmawr, NJ 08099-5338
 517336276 Lourdes Anes Assoc. PA, PO Box 8505, Cherry Hill NJ 08002-0505
 517336277 +Lourdes Cardiology Services, P.C., 1600 Haddon Avenue, Camden, NJ 08103-3101
 517336278 +Lourdes EMS, 1600 Haddon Avenue, Camden, NJ 08103-3101
 517336279 +Lourdes Medical Imaging Assoc., PO Box 824626, Philadelphia PA 19182-4626
 517336281 Medexpress Billing, 1751 Earl Core Road, Morgantown, WV 26505-5891
 517336282 Our Lady of Lourdes, PO Box 822099, Philadelphia PA 19182-2099
 517336283 Pulmonary & Sleep Associates, of S. Jersey, 107 Berlin Road, Cherry Hill, NJ 08034-3526
 517336284 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 517336285 Rancocas Anesthesiology, PO Box 45000-3170, Philadelphia PA 19195-0001
 517336286 +Tri-State Pathology Consultant, 1600 Haddon Avenue, Camden, NJ 08103-3101
 517336287 UMDNJ-School of Osteopathic Medicine, PO Box 635, Bellmawr, NJ 08099-0635
 517336289 Virtua Health System, 1000 Midlantic Avenue, Camden, NJ 08104
 517336290 WU Rehabilitation Associates LLC, c/o Action Collection, PO Box 351,
 Livingston, NJ 07039-0351

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Feb 09 2019 05:03:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517473057 EDI: RESURGENT.COM Feb 09 2019 05:03:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517336267 E-mail/Text: legal-dept@cooperhealth.edu Feb 09 2019 00:40:43 CMC Psychiatric Assoc.,
 P.O. Box 6021, Bellmawr, NJ 08099-6021
 517336280 E-mail/Text: camanagement@mtb.com Feb 09 2019 00:40:09 M&T Bank, 6301 Woodland Avenue,
 Philadelphia PA 19142
 517474970 E-mail/Text: camanagement@mtb.com Feb 09 2019 00:40:09 M&T Bank, P.O. Box 1288,
 Buffalo, NY 14240-1288
 517336288 +EDI: VERIZONCOMB.COM Feb 09 2019 05:03:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318J02

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Total Noticed: 34

Date Rcvd: Feb 08, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark W Ford on behalf of Debtor Dennis M. Mahoney markfordlaw@juno.com
Mark W Ford on behalf of Joint Debtor Patricia A. Mahoney markfordlaw@juno.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7